



Does 21
(Mamand)

2005 OCT 31 AM 10 25

October 25, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corp.
25 Jesse Street at Ecker Square, Suite 2300
San Francisco, CA 95105

Re: Comments regarding FDIC Application #20051977; Wal-Mart application for Insurance and Industrial Bank Charter

Dear Mr. Carter:

I am a community banker and have been for over thirty-five years. I am adamantly opposed to the application of Wal-Mart Stores, Inc. for FDIC insurance coverage for an ILC charter in Utah or anywhere else they may decide to apply.

In my career I have operated in more than ten different communities and each one has had a Wal-Mart store come to town and in each community they have proceeded to run most of the local merchants out of business, completely disrupting economic balance within the community.

Mixing commerce and banking has a serious potential for conflict of interest. Wal-Mart has proven that they will do anything to force their vendors to do business their way.

A declination of this application is an approval of fair competition and consumer choice. Keep the playing field level and maintain the barrier between commerce and banking. Turn down the application.

Sincerely,

Larry Kilgore
President

LK/dc

Fort Worth
3737 Southwest Loop 820 (76133)
P.O. Box 962020
Fort Worth, Texas 76162-2020
817-292-4820
1-800-SWB-KNOW

Saginaw
740 S. Saginaw Blvd.
Saginaw, Texas 76179
817-292-4820

Mansfield
1701 U.S. Hwy. 287 N.
Mansfield, Texas 76063
817-292-4820

Burleson
551 S.W. Wilshire Blvd.
Burleson, Texas 76028
817-292-4820

Dallas
1603 LBJ Freeway, Suite 100
Dallas, Texas 75234
972-243-7900

Park Cities
5950 Berkshire Lane, Suite 405
Dallas, Texas 75225
214-691-2911